

Information to identify the case:

Debtor 1	Tiffany M Perkins	Social Security number or ITIN xxx-xx-2397
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter 13 1/23/20
Case number: 20-01974		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tiffany M Perkins	
2. All other names used in the last 8 years	aka Tiffany M McIntyre	
3. Address	1016 N Ridgeway Chicago, IL 60644	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davidsiegelbk@gmail.com
5. Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/24/20

For more information, see page 2

7. Meeting of creditors	February 20, 2020 at 01:30 PM	Location: 55 East Monroe, Suite 3850, Chicago, IL 60603		
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>				
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/20/20		
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>				
	You must file:			
	<ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/2/20		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/21/20		
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Deadlines for filing proof of claim:				
<p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>				
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Deadline to object to exemptions:				
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>				
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9. Filing of plan	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/12/20 at 10:00 AM, Location: 219 South Dearborn, Courtroom 619, Chicago, IL 60604</p>			
<p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</p>				
<p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>				
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10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
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11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<hr/>				
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<hr/>				
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			

In re:
Tiffany M Perkins
Debtor

Case No. 20-01974-DRC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: nmolina
Form ID: 309I

Page 1 of 2
Total Noticed: 48

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Tiffany M Perkins, 1016 N Ridgeway, Chicago, IL 60651-3815
28574037 +Ad Astra Recovery Serv, 7330 W 33rd St N Ste 118, Wichita, KS 67205-9370
28574039 American InfoSource LP, PO Box 51178, Los Angeles, CA 90051-5478
28574042 +Barnes Auto, 2125 N Cicero, Chicago, IL 60639-3309
28574043 City of Chicago Dept. of Revenue, Camera Enforcement Violation, PO Box 88292, Chicago, IL 60680-1292
28574044 +City of Chicago Parking, Department of Finance, P. O. Box 6330, Chicago, IL 60680-6330
28574046 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965
28574067 +Peoples Gas, Bankruptcy Department, 200 E. Randolph Street, Chicago, IL 60601-6302
28574069 +Secretary of State, Safety & Financial Responsibility, 2701 South Dirksen Parkway, Springfield, IL 62723-1000
28574070 +Secretary of State License Renewal, 17 N State, Suite 1100, Chicago, IL 60602-3561
28574078 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
28574079 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegelbk@gmail.com Jan 25 2020 01:42:13 David M Siegel,
David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
tr +E-mail/Text: bncnotice@tomvaughntrustee.com Jan 25 2020 01:44:06 Tom Vaughn,
55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jan 25 2020 01:43:10 Patrick S Layng,
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
Chicago, IL 60604-2027
28574041 +EDI: CINGMIDLAND.COM Jan 25 2020 06:28:00 AT&T, Bankruptcy Department,
5407 Andrew Highway, Midland, TX 79706-2851
28574036 +EDI: AAEO.COM Jan 25 2020 06:28:00 Aarons Sales & Leasing, 4428 W. North Ave,
Chicago, IL 60639-4707
28574038 EDI: AIS.COM Jan 25 2020 06:28:00 American InfoSource, PO Box 248848,
Oklahoma City, OK 73124-8848
28574040 +EDI: PHINHARRIS Jan 25 2020 06:28:00 Arnold Scott Harris, P.C.,
111 W. Jackson Blvd. Ste. 600, Chicago, IL 60604-3517
28574051 +EDI: CREDPROT.COM Jan 25 2020 06:28:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,
Dallas, TX 75240
28574045 EDI: COMCASTCBLCENT Jan 25 2020 06:28:00 Comcast, PO Box 3002,
Southeastern, PA 19398-3002
28574047 EDI: WFNNB.COM Jan 25 2020 06:28:00 Comenity Bank, Bankruptcy Department, PO Box 182125,
Columbus, OH 43218-2125
28574049 +EDI: CMIGROUP.COM Jan 25 2020 06:28:00 Credit Management Lp, 4200 International Pkwy,
Carrollton, TX 75007-1912
28574050 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 25 2020 01:46:19 Credit One,
Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
28574052 EDI: DIRECTV.COM Jan 25 2020 06:28:00 DirectTV, PO Box 9001069,
Louisville, KY 40290-1069
28574053 +EDI: DCI.COM Jan 25 2020 06:28:00 Diversified Consultant, 10550 Deerwood Park Blvd,
Jacksonville, FL 32256-0596
28574055 EDI: BLUESTEM Jan 25 2020 06:28:00 FINGERHUT/WEBBANK, 6250 Ridgewood Rd.,
Saint Cloud, MN 56303-0820
28574054 EDI: BLUESTEM Jan 25 2020 06:28:00 Fingerhut, PO Box 1250, Saint Cloud, MN 56395-1250
28574056 +EDI: IIC9.COM Jan 25 2020 06:28:00 IC Systems, 444 Highway 96 East,
Saint Paul, MN 55127-2557
28574057 E-mail/Text: des.claimantbankruptcy@illinois.gov Jan 25 2020 01:44:18 IDES,
Benefit Repayments, PO Box 4385, Chicago, IL 60680-4385
28574058 +E-mail/Text: des.claimantbankruptcy@illinois.gov Jan 25 2020 01:44:18 IDES,
Bankruptcy Department, 33 S State St., Chicago, IL 60603-2804
28574060 E-mail/Text: rev.bankruptcy@illinois.gov Jan 25 2020 01:43:14 Illinois Dept. of Revenue,
Bankruptcy Unit, P.O. Box 19035, Springfield, IL 62794-9035
28574061 EDI: IRS.COM Jan 25 2020 06:28:00 IRS, Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
28574059 E-mail/Text: des.claimantbankruptcy@illinois.gov Jan 25 2020 01:44:18
Illinois Department of Employment S, Benefit Payment Control, PO Box 4385,
Chicago, IL 60680-4385
28574062 EDI: JEFFERSONCAP.COM Jan 25 2020 06:28:00 Jefferson Capital Syst, 16 Mcleland Rd,
Saint Cloud, MN 56303
28574062 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 25 2020 01:43:40 Jefferson Capital Syst,
16 Mcleland Rd, Saint Cloud, MN 56303
28574063 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 25 2020 01:47:07 Lvnv Funding Llc,
Po Box 10497, Greenville, SC 29603-0497
28574064 +EDI: MID8.COM Jan 25 2020 06:28:00 Midland Credit Management, Inc., Bankruptcy Department,
8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
28574065 +EDI: NAVIENTFKASMSERV.COM Jan 25 2020 06:28:00 Navient Solutions Inc, 11100 Usa Pkwy,
Fishers, IN 46037-9203
28574066 +E-mail/Text: bankruptcy@onlineis.com Jan 25 2020 01:44:04 Online Collections, Po Box 1489,
Winterville, NC 28590-1489
28574068 EDI: Q3G.COM Jan 25 2020 06:28:00 Quantum3 Group, P.O. Box 788, Kirkland, WA 98083-0788

District/off: 0752-1

User: nmolina
Form ID: 309I

Page 2 of 2
Total Noticed: 48

Date Rcvd: Jan 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

28574071 E-mail/Text: clientservices@sourcerm.com Jan 25 2020 01:44:11 Source Receivables Management,
4615 Dundas Dr., Greensboro, NC 27407
28574075 EDI: NEXTEL.COM Jan 25 2020 06:28:00 Sprint Nextel Correspondence, Attn: Bankruptcy Dept.,
PO BOX 7949, Overland Park, KS 66207
28574072 +EDI: SWCR.COM Jan 25 2020 06:28:00 Southwest Credit Syste, 4120 International Parkway,
Carrollton, TX 75007-1958
28574073 +E-mail/Text: bankruptcy@speedyinc.com Jan 25 2020 01:42:45 Speedy Cash,
Bankruptcy Department, PO Box 780408, Wichita, KS 67278-0408
28574074 +E-mail/Text: bankruptcy@speedyinc.com Jan 25 2020 01:42:45 Speedy Cash,
Bankruptcy Department, 8400 E. 32nd Street N, Bel Aire, KS 67226-2608
28574076 EDI: AISTMBL.COM Jan 25 2020 06:28:00 T Mobile Bankruptcy Team, PO Box 53410,
Bellevue, WA 98015
28574077 EDI: AISTMBL.COM Jan 25 2020 06:28:00 T Mobile Wireless, Attn: Bankruptcy Dept.,
PO Box 37380, Albuquerque, NM 87176-7380
28574080 +EDI: VERIZONCOMB.COM Jan 25 2020 06:28:00 Verizon, Bankruptcy Nat'l Recovery Dept,
PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28574048 ##+Commonwealth Edison-Care Center, Bankruptcy Department, PO Box 87522,
Chicago, IL 60680-0522

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 24, 2020 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Tiffany M Perkins davidsiegelbk@gmail.com,
R4105@notify.bestcase.com;johnellmannlaw@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 3